GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3785
ANSWERED ON:24.03.2017
ATM Coverage in Rural Areas
Sharma Shri Jugal Kishore

Will the Minister of FINANCE be pleased to state:

(a) whether ATM coverage in the rural areas is less as compared to the urban areas;

(b) if so, the details thereof, State/UT-wise including Jammu and Kashmir;

(c) the steps taken/being taken by the Government to extend ATM coverage in the rural areas; and

(d) whether the Government has any plan to permit more ATM transactions and open ATMs in the post offices throughout the country and if so, the details thereof?
Answer

Answer

The Minister of State in the Ministry of Finance

(a) to (b) As per Reserve Bank of India (RBI) as on 31.12.2016, the total number of ATMs installed in India is 2,19,637, out of which 40,480 were in rural centres, 59,370 in semi-urban centres, 59,923 in urban centres, and 59,864 in metro centres. State / UT-wise details are at Annex.
(c) RBI has waived permission for all commercial banks (excluding Regional Rural Banks) for installation of ATMs at branches and extension counters for which they hold licences issued by RBI, subject to reporting. Further, as per Branch Authorisation Policy of RBI, Scheduled Commercial Banks are permitted to install off-site / mobile ATMs at centres/places identified by them, including Special Economic Zones, without permission from RBI, subject to certain conditions.

To expand the reach of ATMs in Tier III to VI centres (classification of centres as prescribed under the Census of India 2011), RBI has issued guidelines on 20.6.2012 to permit non-bank entities incorporated in India under the Companies Act, to set up, own and operate "White Label ATMs".
(d) Department of Posts (DoP) customers can perform unlimited number of free transactions in a month on DoP ATMs. As part of the IT Modernisation Project, DoP is installing 1,000 ATMs across the country in major Head Post Offices and Sub Post Offices, covering both rural and urban areas. As on 6.3.2017, 976 ATMs had been made functional.
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Annex
Lok Sabha question No. 3785 for 24.3.2017 regarding "ATM Coverage in Rural Areas"

State / Union Territory Number of ATMs of Scheduled Commercial Banks, Private Sector Banks, Foreign Banks and White Label ATMs for the quarter ended December 2016
ANDAMAN & NICOBAR 113
ANDHRA PRADESH 10,527
ARUNACHAL PRADESH 230
ASSAM 3,691
BIHAR 7,932
CHANDIGARH 807
CHHATTISGARH 3,112
DADRA NAGAR HAVELI 133
DAMAN 116
DELHI 9,300
DIU 11
GOA 1,042
GUJARAT 11,849
HARYANA 6,674
HIMACHAL PRADESH 1,858
JAMMU AND KASHMIR 2,438
JHARKHAND 3,754
KARNATAKA 17,382
KERALA 9,350

LAKSHWADEEP 16
MADHYA PRADESH 9,902
MAHARASHTRA 25,459
MANIPUR 316
MEGHALAYA 393
MIZORAM 157
NAGALAND 307
ODISHA 6,466
PUDUCHERRY 527
PUNJAB 7,441
RAJASTHAN 8,901
SIKKIM 191
TAMIL NADU 24,511
TELANGANA 10,300
TRIPURA 470
UTTAR PRADESH 18,957
UTTARAKHAND 3,167
WEST BENGAL 11,837
TOTAL 2,19,637
Source: Reserve Bank of India